Access to institutional credit facility

200. SHRI JANARDHANA POOJARY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a large segment of the poor in the country has no access to institutional credit facility to improve their economic condition;

(b) if so, the details thereof, including various types of credits extended, including for self-employment, SSI, agriculture, etc. during the last five years, year-wise and State-wise;

(c) whether Government propose to frame a charter to make credit a human right; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) An Institutional Credit delivery mechanism is in place to extend credit to large number of borrowers including the poor. The reach of these institutions is being further increased through various policy measures such as the Business Correspondent and Business Facilitator models and SHG-Bank Linkage Programme.

Multiple taxation

201. SHRI T.T.V. DHINAKARAN: Will the Minister of FINANCE be pleased to state:

(a) the details of taxes such as VAT, Sales Tax that are passed on to the consumers by the retailers;

(b) whether Government are aware that people are affected by multiple taxation of this kind; and

(c) whether Government would make a thorough study of the impact o such taxation on the standard of living to reassess the current taxation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Usually, indirect taxes are passed